

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 John R. Baranosky  
 Marybeth E. Baranosky  
 Debtors

Case No. 18-17171-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db/jdb	+John R. Baranosky, Marybeth E. Baranosky, 10812 Perrin Road, Philadelphia, PA 19154-3924
14221513	+Mariner Finance-hami, 8211 Town Center Dr., Nottingham, MD 21236-5904
14221518	+Philadelphia FCU, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14221517	+Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14221519	+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14221520	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14221524	+Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14221523	+Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
14221527	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14221529	+The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14221530	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14221533	+US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
14221534	+US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
14221532	+US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14221531	+Unifund Ccr Llc, 10625 Techwoods Cir, Blue Ash, OH 45242-2846
14221536	+Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
14221535	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: support@ymalaw.com Nov 10 2018 02:31:01 PAUL H. YOUNG,
	Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
tr	+E-mail/Text: bncnotice@phl3trustee.com Nov 10 2018 02:33:01 WILLIAM C. MILLER, Esq.,
	Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: megan.harper@phila.gov Nov 10 2018 02:32:25 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:33
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Nov 10 2018 02:31:54 United States Trustee,
	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14221508	E-mail/Text: bankruptcy@cvaps.com Nov 10 2018 02:32:08 Cavalry Portfolio Services,
	Po Box 27288, Tempe, AZ 85285
14221507	+E-mail/Text: bankruptcy@cvaps.com Nov 10 2018 02:32:08 Cavalry Portfolio Services,
	Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14221509	+EDI: CHASE.COM Nov 10 2018 07:23:00 Chase Card Services, Correspondence Dept,
	Po Box 15298, Wilmington, DE 19850-5298
14221510	+EDI: CHASE.COM Nov 10 2018 07:23:00 Chase Card Services, Po Box 15298,
	Wilmington, DE 19850-5298
14221511	+EDI: CBSKOHL.COM Nov 10 2018 07:23:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
	Milwaukee, WI 53201-3120
14221512	+EDI: CBSKOHL.COM Nov 10 2018 07:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-5660
14221516	+EDI: MID8.COM Nov 10 2018 07:23:00 Midland Funding, 2365 Northside Dr Ste 30,
	San Diego, CA 92108-2709
14221515	+EDI: MID8.COM Nov 10 2018 07:23:00 Midland Funding, 2365 Northside Dr Ste 300,
	San Diego, CA 92108-2709
14221522	EDI: PRA.COM Nov 10 2018 07:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
	Norfolk, VA 23502
14223430	+EDI: PRA.COM Nov 10 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
	Norfolk, VA 23541-1021
14221521	+EDI: PRA.COM Nov 10 2018 07:23:00 Portfolio Recovery, Po Box 41021,
	Norfolk, VA 23541-1021
14221525	+EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
	Po Box 965060, Orlando, FL 32896-5060
14221526	+EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/Walmart, Po Box 965024,
	Orlando, FL 32896-5024
14221528	+EDI: WTRRNBNBANK.COM Nov 10 2018 07:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673
14221537	+EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
	Po Box 19657, Irvine, CA 92623-9657
14221538	+EDI: WFFC.COM Nov 10 2018 07:23:00 Wells Fargo Dealer Services, Po Box 1697,
	Winterville, NC 28590-1697

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14221506 Capl/bstby

District/off: 0313-2

User: dlw  
Form ID: 309I

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Nov 09, 2018

14221514\* +Mariner Finance-hami, 8211 Town Center Dr, Nottingham, MD 21236-5904

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Marybeth E. Baranosky support@ymalaw.com,  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Debtor John R. Baranosky support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>John R. Baranosky</b>	Social Security number or ITIN <b>xxx-xx-9775</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Marybeth E. Baranosky</b>	Social Security number or ITIN <b>xxx-xx-6766</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 10/31/18</b>
Case number: <b>18-17171-amc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	John R. Baranosky	Marybeth E. Baranosky
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	10812 Perrin Road Philadelphia, PA 19154	10812 Perrin Road Philadelphia, PA 19154
<b>4. Debtor's attorney</b> Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 11/9/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 12, 2018 at 1:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 2/10/19</b>  <b>Filing deadline: 1/9/19</b> <b>Filing deadline: 4/29/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 375.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>1/22/19 at 10:00 AM</b> , Location: <b>Courtroom #5, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	